ADDITIONAL FEE:

Please charge any insufficiency of fee, or credit any excess, to Deposit Account No. 50-0427.

R E M A R K S

Applicant is in receipt of the Advisory Action issued October 27, 2005 with the attached Interview Summary reporting the personal interview kindly granted by the Examiner with applicant's undersigned attorney. This Supplemental Amendment is being filed concurrently with a Request for Continuing Examination (RCE) to continue the prosecution of this application.

At the interview, the Examiner and applicant's attorney discussed at some length the U.S. Patent No. 6,014,650 to Zampese which was cited and applied in the outstanding Office Action. The applicant proposed to amend the independent claims of this application to clearly point out that the "trigger server" and the host financial institution are not one in the same in applicant's invention, as they are in the case of Zampese. The Examiner agreed that with such an amendment, the claims of this application would distinguish patentably over Zampese.

Accordingly, claims 1, 10, 31 and 37, the only independent claims in this application, have been amended to recite that the trigger server is "independent of the financial institution that maintains the account". It is believed that these independent claims, as well as all the remaining claims of this application which are dependent thereon, are in condition for immediate allowance.

At the interview, the Examiner questioned why the trigger server recited in claim 1, for example, is said to deliver the account approval information "either to said terminal or to the host of the financial institution involved in said prospective credit or debit transaction..." (claim 1 ((b)). The system according to the invention may be programmed to operate either way. The trigger server can either pass the account approval information directly to the host of the financial institution or, more likely, it can deliver the information back to the terminal that requested it which, in turn, passes this account information to the host. In the latter case, the terminal:
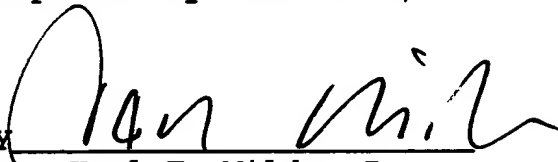
(1) connects to the trigger server, which;

(2) downloads the account information to the terminal, which then;

(3) disconnects from the trigger server;

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(4) connects to the host of the financial institution; and

(5) passes the account information to the host as if it had received the information from the account holder himself.

This application is now believed to be in condition for immediate allowance. A formal Notice of Allowance is accordingly respectfully solicited.
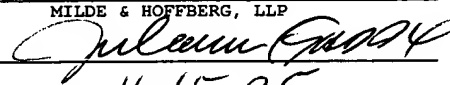
Respectfully submitted,

By _____
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